

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Non-Provisional Application of

**Applicant:** Ifedayo UDIANI

**Confirmation No.:** 1464

**Application No.:** 10/673,754

**Group Art Unit:** 4124

**Title:** The Simplified Internet Payment,  
Security, & Tax Administration Protocol  
(SIPSTAP)

**Examiner:** Mary M. GREGG

**Mail Stop: Amendments**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND REPLY UNDER 37 C.F.R. § 1.111**

Sir:

Pursuant to 37 C.F.R. § 1.111 and in response to the Office Action mailed January 8, 2008, Applicant proposes that this application be amended as indicated in the following pages. The period for response has been extended to May 8, 2008 by the accompanying One-Month Petition for Extension of Time and appropriate fee.

**Amendments to the Specification** are made on page 2 of this document.

**Amendments to the Claims** are made on pages 3-6 of this document.

**Remarks** are made on pages 7-8 of this document.